

OPEN ENROLLMENT GENERAL NOTICE

November 2009



STATE OF HAWAII HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

P.O. BOX 2121
HONOLULU, HAWAII 96805-2121

www.eutf.hawaii.gov

Aloha EUTF Employee-Beneficiary

Due to a computer programming error, the Open Enrollment Notice normally generated prior to Open Enrollment (describing your enrollment and dependent status) will not be distributed this year. Please review the Reference Guide for Actives to be routed to you through your employer and consider your current benefit plan enrollments. An electronic version of the guide, as well as Employer/Employee Contribution Rates for all bargaining units is available at eutf.hawaii.gov. Video presentations for all plans may be viewed at hieutf.org to assist in your decision making process for Plan Year 2010.

The Board of Trustees has added a new PPO medical plan option. The current 90/10 PPO plan will continue and will be administered only by HMA (Health Management Association). A new 80/20 PPO plan with lower premiums will be administered by HMSA (Hawaii Medical Services Association). Study your options before making a choice. If you currently are enrolled in the PPO plan with HMSA and you do not submit a Form EC-1, Enrollment Form for Active Employees to change to the 80/20 plan, you will continue to be enrolled in the 90/10 plan under HMA (not HMSA). Please see the table below. Note that you have the opportunity to enroll in a EUTF PPO medical plan only or the EUTF prescription drug plan only. Your dependents can either enroll in the same plans as you or choose not to enroll in one or more of those plans.

If you wish to continue with the same enrollments and plan designs you are currently enrolled in, no further action is necessary. Your plan elections will continue to be effective January 1, 2010 through June 30, 2010. If you have no changes to make to your health benefit and life insurance choices, do **not** submit a Form EC-1. If you would like to make any changes to your plan options, please complete a Form EC-1. A blank form has been included in the Reference Guide for Actives. Additional fillable forms may be downloaded from the EUTF website at eutf.hawaii.gov and also may be available through your personnel office. Please follow the instructions in the Reference Guide and return the form to your personnel office or designated health benefits coordinator for processing and routing by the **November 30, 2009** deadline. Please do not send the Form EC-1 directly to the EUTF. All forms must be reviewed, signed and transmitted to the EUTF by your Department Personnel Officer (DPO).

You also are eligible to make changes to your pre-tax premium deductions for Plan Year 2010 during this period. County employees should contact their financial offices for further instruction. State employees should contact the Department of Human Resources Development (DHRD) or access DHRD's website at www.hawaii.gov/hrd/main/EEBenefits/TaxSavingsBenefits.

IMPORTANT: If any of your dependents must be deleted from your plans due to divorce or becoming ineligible due to age restrictions or loss of student status, do not submit these deletions with your open enrollment changes. Please submit a separate Form EC-1 to delete any dependent(s) if applicable. Otherwise, the dependent(s) may not be eligible for COBRA continuation coverage.

What if:		Then:
Current Benefit Plan		Your Plan Effective January 1, 2010
EUTF 90/10 PPO - HMSA	I do not submit the Form EC-1?	EUTF 90/10 PPO - HMA
EUTF 90/10 PPO - HMA	I do not submit the Form EC-1?	EUTF 90/10 PPO - HMA

What if:		Then:
Current Benefit Plan	You want to change your Plan to:	Do I need to submit the Form EC-1?
EUTF 90/10 PPO - HMSA	EUTF 80/20 PPO - HMSA	Yes
EUTF 90/10 PPO - HMA	EUTF 80/20 PPO - HMSA	Yes

What if:		Then:
Current Benefit Plan	You want to keep your same benefits:	Do I need to submit the Form EC-1?
EUTF 90/10 PPO - HMSA	EUTF 90/10 PPO - HMA	No
EUTF 90/10 PPO - HMA	EUTF 90/10 PPO - HMA	No

Note: "90/10" or "80/20" refers to most benefits; see Reference Guide for Actives or Guide to Benefits for details.